



# Ways to Help Consumers Apply & Enroll in Health Coverage through the Marketplace

The Health Insurance Marketplace™ makes it possible for consumers in all states to apply for affordable health coverage options.

Some states set up a state-based Marketplace. The remaining states operate in the federally-facilitated Marketplace. No matter what state they live in, consumers can get in-person help when they apply for coverage in the Marketplace, including qualified health plans and eligibility for insurance affordability programs like premium tax credits, cost sharing reductions, Medicaid, and the Children's Health Insurance Program (CHIP).

Individuals and organizations can help consumers by becoming navigators or certified application counselors. In addition, agents and brokers can also help consumers enroll in Marketplace options. Below is a description of the activities, required training, and funding for each of these types of consumer assistance.

## What are some of the different consumer assistance roles?

**Navigators:** Navigators have a vital role in helping consumers prepare applications to establish eligibility and enroll in coverage through the Marketplace. Navigators must provide fair and unbiased information as they help consumers find out if they qualify for insurance affordability programs, and if they're eligible, help them choose a plan and enroll.

Navigators also provide outreach and education to consumers to raise awareness about the Marketplace, and refer consumers with complaints, questions, or grievances about their coverage to health insurance ombudsmen or other consumer assistance programs or state agencies. Navigators are required in all types of marketplaces. They're certified and funded by grants through the Marketplace in which they operate. Navigators must complete comprehensive training and meet any other applicable state requirements—including privacy and security standards—remain free from conflicts of interest, and meet any additional applicable state requirements.

**Certified application counselors:** The certified application counselors perform many of the same functions as navigators—including educating consumers and helping them complete an application for Marketplace coverage and insurance affordability programs, as well as other application and enrollment support.

The federally-facilitated Marketplace designates organizations to certify application counselors. Examples of these designated organizations include community health centers or other health care providers, hospitals, or social service agencies. A state-based Marketplace may choose to certify application counselors directly rather than designating organizations to do so. A state-based Marketplace can also designate certified application counselor organizations. Certified application counselors and Marketplace-designated certified application counselor organizations don't receive funding through the Marketplace. However, certified application counselors and organizations in all marketplaces may apply to receive federal funding through other grant programs or Medicaid to help support their consumer assistance and enrollment activities. All certified application counselors are required to complete comprehensive training, including privacy and security standards, and fulfill certification requirements, including disclosing any potential conflicts of interest.

**Agents and Brokers:** State-licensed agents and brokers may help consumers apply through the Marketplace for coverage and insurance affordability programs. Agents and brokers play a crucial role in educating consumers about the Marketplace, both during yearly Open Enrollment and throughout the coverage year. Agents and brokers who wish to help consumers in the federally-facilitated Marketplace must complete the yearly training and registration process. According to the terms of their contracts, health insurance companies generally pay agents and brokers to help consumers who enroll in qualified health plans through the Marketplace. Many states require agents and brokers to act in the consumer's best interest.

### **How do I find assisters in my area?**

Consumers can visit [HealthCare.gov/find-assistance](https://www.healthcare.gov/find-assistance) and search by city and state or ZIP code to find assistance in their area. "Find local help" includes a list of local organizations with contact information, office hours, and types of help offered, like non-English language support, Medicaid or CHIP agencies, and Small Business Health Options Program (SHOP) assistance. Resources listed on the site include navigators, organizations with certified application counselors, and agents and brokers. "Get contacted" allows consumers to be contacted by an available Marketplace-trained and registered agent or broker licensed in their state to help with enrollment.

### **When can assisters help consumers enroll in coverage?**

Open Enrollment for 2021 Marketplace coverage ended on December 15, 2020. Open Enrollment for 2022 Marketplace coverage starts November 1, 2021. Until the Marketplace Open Enrollment Period for 2022 begins, consumers can't enroll in a Marketplace plan unless they qualify for a Special Enrollment Period. However, there's no limited yearly enrollment period for small employer groups to apply for SHOP coverage, or for members of federally recognized tribes and Alaska Native Shareholders to apply for Marketplace coverage; they can apply for coverage at any time of year. In addition, consumers can apply for Medicaid and CHIP at any time. Visit [Healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment](https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment) to learn about Special Enrollment Periods and other coverage options after individual market Open Enrollment.

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